

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
M&T BANK

In Re:
Ana Antonia De Vasquez
Eddie Vasquez

Debtors.



Order Filed on July 30, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-13947 JKS

Adv. No.:

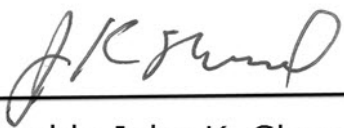
Hearing Date: 7/25/19 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 30, 2019



Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtors: Ana Antonia De Vasquez, Eddie Vasquez

Case No: 19-13947 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 212 61st Street, West New York, NJ, 07093, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 25, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2019 through July 2019 for a total post-petition default of \$11,215.60 (5 @ \$2,243.12); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,500.00 to be received no later than July 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,715.60 will be paid over six months by Debtor remitting \$1,619.00 per month for five months and \$1,620.60 for one month, which additional payments shall begin on August 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2019, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Eddie Vasquez
Ana Antonia De Vasquez
Debtors

Case No. 19-13947-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

jdb +Ana Antonia De Vasquez, 212 61st Street, West New York, NJ 07093-2904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
db +E-mail/Text: es191292@aol.com Jul 30 2019 23:39:08 Eddie Vasquez, 212 61st Street,
West New York, NJ 07093-2904

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Eddie Vasquez rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Joint Debtor Ana Antonia De Vasquez rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7